

Entity: 0048130
 October 1, 2015 - December 31, 2015

 SHAUN MULHOLLAND
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 ALLENSTOWN NH 03275-1917

Please review your statement carefully. Corrections may not be accepted more than 45 days after the closing date of the statement.

Questions? Contact Us!
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Activity at a Glance

Balance as of 10-01-15	457(b) Plan
Contributions/Transfers In*	\$66,015.86
Gain/Loss/Interest	\$8,116.59
Withdrawals/Transfers Out**	\$2,591.49
Charges/Fees	\$0.00
Balance as of 12-31-15	-\$60.36
	\$76,663.58

*Including, but not limited to, Employee and Employer Contributions, Rollovers and Transfers In.

**Including, but not limited to, Rollovers and Transfers Out, Partial and Lump Sum Payments.

This statement represents an aggregate of the values of active accounts for those plan participants receiving a statement for this reporting period. Values reported above represent current period totals for those participants.

Investment Option Summary - October 1, 2015 to December 31, 2015

Unit Value is as of 12/31/2015

<u>Investment Option</u>	<u>Ending Price</u>	<u>Units</u>	<u>Value</u>
457(b) Plan			
AmFds New Prspct R3	1.2429	5,417.9043	\$6,734.09
AmFds Wshngtn Mut Inv R3	1.2726	5,717.9427	\$7,276.59
Diamond Hill SmCap A	1.1847	4,734.4823	\$5,609.14
Drey App	1.8347	2,811.2420	\$5,157.80
EV AtInta Cap SMID Cap A	1.3589	5,708.7412	\$7,757.43
Fixed Assets			\$3,552.18
Invsco Gbl RealEst A	1.0165	1,446.0913	\$1,469.96
JPM Cor Bd A	0.9851	4,700.0176	\$4,630.10
JPM Emrg Mkt Eq A	0.7966	1,015.9750	\$809.30
NW Dest 2035 Inst Svc	1.3037	1,198.5195	\$1,562.46
NW Dest 2045 Inst Svc	1.3015	552.6403	\$719.28
NW INTL INDX A	1.4785	1,262.3730	\$1,866.45
NW Inv Dest Aggr Svc	1.8769	2,634.3172	\$4,944.31
NW Inv Dest Mod Svc	1.7360	634.8422	\$1,102.09
NW MDCAP MKT INDX A	2.7642	2,093.6407	\$5,787.27
NW S P 500 Indx Inst Svc	2.0132	919.7183	\$1,851.59
NW SMCAP INDX A	2.3870	2,888.6357	\$6,895.27
Nationwide Fixed Fund			\$151.00
Pionr Strat Inc A	1.0048	2,555.0277	\$2,567.20
TRowePr Blue Chip Gr R	1.5142	4,107.8897	\$6,220.07
TOTAL			\$76,663.58

Statement Details

Participant Account Values by Investment Option - October 1, 2015 to December 31, 2015

	Beginning Balance	Contributions/ Transfers In	Exchanges	Withdrawals/ Transfers Out	Charges/ Credits/Fees	Gain/Loss/ Interest	Ending Balance
457(b) Plan (0048130001)							
AmFds New Prspct R3	\$5,840.06	\$681.78	-\$164.36	\$0.00	-\$6.02	\$382.63	\$6,734.09
AmFds Wshngtn Mut Inv R3	\$6,093.29	\$721.08	\$41.82	\$0.00	-\$6.74	\$427.14	\$7,276.59
Diamond Hill SmCap A	\$5,119.69	\$565.50	\$0.00	\$0.00	\$0.00	-\$76.05	\$5,609.14
Drey App	\$4,444.27	\$517.58	-\$31.40	\$0.00	-\$2.77	\$230.12	\$5,157.80
EV AtInta Cap SMID Cap A	\$5,505.93	\$612.56	\$1,265.95	\$0.00	\$0.00	\$372.99	\$7,757.43
Fixed Assets	\$2,242.04	\$284.80	\$1,006.30	\$0.00	-\$5.35	\$24.39	\$3,552.18
Invsco Gbl RealEst A	\$1,345.72	\$154.80	-\$69.15	\$0.00	-\$3.22	\$41.81	\$1,469.96
JPM Cor Bd A	\$4,996.65	\$522.40	-\$823.38	\$0.00	-\$11.91	-\$53.66	\$4,630.10
JPM Emrg Mkt Eq A	\$722.44	\$92.80	-\$0.76	\$0.00	-\$1.87	-\$3.31	\$809.30
NW Dest 2035 Inst Svc	\$1,370.41	\$150.00	\$0.00	\$0.00	\$0.00	\$42.05	\$1,562.46
NW Dest 2045 Inst Svc	\$693.41	\$0.00	\$0.00	\$0.00	\$0.00	\$25.87	\$719.28
NW INTL INDX A	\$1,556.54	\$204.00	\$61.09	\$0.00	-\$3.93	\$48.75	\$1,866.45
NW Inv Dest Aggr Svc	\$3,753.82	\$1,086.61	\$0.00	\$0.00	\$0.00	\$103.88	\$4,944.31
NW Inv Dest Mod Svc	\$963.38	\$120.00	\$0.00	\$0.00	\$0.00	\$18.71	\$1,102.09
NW MDCAP MKT INDX A	\$5,115.32	\$565.50	\$0.00	\$0.00	\$0.00	\$106.45	\$5,787.27
NW S P 500 Indx Inst Svc	\$1,579.61	\$199.50	-\$30.73	\$0.00	-\$3.94	\$107.15	\$1,851.59
NW SMCAP INDX A	\$5,997.52	\$700.20	\$16.08	\$0.00	-\$2.65	\$184.12	\$6,895.27
Nationwide Fixed Fund	\$149.69	\$0.00	\$0.00	\$0.00	\$0.00	\$1.31	\$151.00
Pionr Strat Inc A	\$2,243.26	\$267.40	\$83.53	\$0.00	-\$5.37	-\$21.62	\$2,567.20
TRowePr Blue Chip Gr R	\$6,282.81	\$670.08	-\$1,354.99	\$0.00	-\$6.59	\$628.76	\$6,220.07
TOTAL	\$66,015.86	\$8,116.59	\$0.00	\$0.00	-\$60.36	\$2,591.49	\$76,663.58

Gain/Loss is the difference between the account balance on the first and last day of the period, after allowing for the effects of transactions.

Investment Performance Information - October 1, 2015 to December 31, 2015

The results shown represent past performance and do not represent expected future performance or experience. Past performance does not guarantee future results. Investment return and principal value of an investment will fluctuate so that an investor's units, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the data quoted. Performance data current to the most recent month-end may be obtained by visiting: WWW.NRSFORU.COM. Please consider the fund's investment objectives, risks, and charges and expenses carefully before investing. Both the underlying fund prospectuses and informational brochure contain this and other important information, and are available by calling (877)677-3678. Read carefully before investing.

Please see other important disclosures at the end of this report.

VRU #	Fixed Investment Option	Annualized Current Quarter Yield	Current Year Guaranteed Minimum Yield						
365	Nationwide Fixed Fund	3.500%	3.500%						
VRU #	Variable Investment Options	Morningstar Category	YTD	Average 1 Year	Annual Return 5 Year	Return 10 Year	Since Inception	Inception Date	Gross Expense Ratio
	Specialty								
1000	Invscs Gbl RealEst A (*)	Global Real Estate	-2.40%	-2.40%	5.57%	3.51%	4.82%	04/29/05	1.44%
1004	PIMCO All Asst A (*)	Tactical Allocation	-10.00%	-10.00%	0.52%	2.61%	4.93%	07/31/02	1.53%
	Small-Cap Stocks								
594	NW SMCAP INDX A (*)	Small Blend	-5.58%	-5.58%	7.86%	5.38%	6.53%	04/09/97	0.73%
998	Diamond Hill SmCap A (*)	Small Value	-4.49%	-4.49%	7.21%	5.10%	9.66%	12/29/00	1.32%
	International Stocks								
1001	JPM Emrg Mkt Eq A (*)	Diversified Emerging Mkts	-16.86%	-16.86%	-5.73%	2.61%	3.18%	11/15/93	1.87%
612	NW INTL INDX A (*)	Foreign Large Blend	-1.94%	-1.94%	2.09%	1.62%	0.85%	12/29/99	0.70%
1002	MFS Intl Divrs R3 (*)	Foreign Large Blend	-0.92%	-0.92%	2.87%	3.73%	5.93%	09/29/04	1.22%
1003	AmFds New Prspct R3 (*)	World Stock	4.17%	4.17%	7.78%	6.29%	10.92%	03/13/73	1.10%
	Mid-Cap Stocks								
613	NW MDCAP MKT INDX A (*)	Mid-Cap Blend	-3.55%	-3.55%	9.02%	6.58%	7.32%	12/29/99	0.68%
999	EV Atlna Cap SMID Cap A (*)	Mid-Cap Growth	8.58%	8.58%	12.45%	10.69%	9.52%	04/30/02	1.23%
	Large-Cap Stocks								
149	Drey App (*)	Large Blend	-3.29%	-3.29%	7.87%	5.07%	9.43%	01/18/84	0.93%
372	NW S P 500 Indx Inst Svc (*)	Large Blend	0.19%	0.19%	11.19%	5.99%	4.04%	07/24/98	0.42%
1006	TRowePr Blue Chip Gr R (*)	Large Growth	9.69%	9.69%	14.12%	7.96%	9.24%	06/30/93	1.25%
1007	AmFds Wshngtn Mut Inv R3 (*)	Large Value	-1.30%	-1.30%	10.74%	5.71%	10.47%	07/31/52	0.94%
	Bonds								
1230	JPM Cor Bd A (*)	Intermediate-Term Bond	-0.29%	-0.29%	2.25%	3.79%	6.34%	12/30/83	0.98%
1005	Pionr Strat Inc A (*)	Multisector Bond	-2.25%	-2.25%	2.89%	4.92%	5.78%	04/15/99	1.03%
	Asset Allocation								
623	NW Inv Dest Mod Aggr Svc (j) (#)	Aggressive Allocation	-2.95%	-2.95%	5.91%	4.18%	3.04%	03/30/00	0.87%
624	NW Inv Dest Aggr Svc (j) (#)	Aggressive Allocation	-3.31%	-3.31%	6.62%	4.26%	2.79%	03/30/00	0.85%
620	NW Inv Dest Cnsrv Svc (j) (#)	Conservative Allocation	-0.93%	-0.93%	2.29%	2.71%	2.75%	03/30/00	0.88%
621	NW Inv Dest Mod Cnsrv Svc (j) (#)	Conservative Allocation	-1.35%	-1.35%	3.76%	3.45%	3.10%	03/30/00	0.87%
622	NW Inv Dest Mod Svc (j) (#)	Moderate Allocation	-2.28%	-2.28%	4.82%	3.82%	3.10%	03/30/00	0.86%
795	NW Rtrmt Inc Inst Svc (b) (#)	Retirement Income	-1.18%	-1.18%	1.57%	N/A	1.93%	08/29/07	0.65%
794	NW Dest 2015 Inst Svc (l) (#)	Target Date 2011-2015	-1.47%	-1.47%	3.87%	N/A	2.35%	08/29/07	0.65%
793	NW Dest 2020 Inst Svc (l) (#)	Target Date 2016-2020	-1.96%	-1.96%	4.50%	N/A	2.68%	08/29/07	0.65%
792	NW Dest 2025 Inst Svc (l) (#)	Target Date 2021-2025	-2.39%	-2.39%	5.16%	N/A	3.00%	08/29/07	0.66%
791	NW Dest 2030 Inst Svc (l) (#)	Target Date 2026-2030	-2.51%	-2.51%	5.74%	N/A	3.09%	08/29/07	0.66%
790	NW Dest 2035 Inst Svc (l) (#)	Target Date 2031-2035	-2.67%	-2.67%	6.24%	N/A	3.14%	08/29/07	0.66%
789	NW Dest 2040 Inst Svc (l) (#)	Target Date 2036-2040	-2.41%	-2.41%	6.40%	N/A	2.96%	08/29/07	0.65%
788	NW Dest 2045 Inst Svc (l) (#)	Target Date 2041-2045	-2.38%	-2.38%	6.57%	N/A	3.01%	08/29/07	0.64%
787	NW Dest 2050 Inst Svc (l) (#)	Target Date 2046-2050	-2.42%	-2.42%	6.49%	N/A	3.06%	08/29/07	0.65%
910	NW Dest 2055 Inst Svc (l) (#)	Target Date 2051+	-2.37%	-2.37%	6.56%	N/A	6.63%	12/27/10	0.64%
1235	NW Dest 2060 Inst Svc (l) (#)	Target Date 2051+	-2.23%	-2.23%	N/A	N/A	-2.83%	11/28/14	0.67%

FEE DISCLOSURES

The Standardized illustration represents performance based on a \$1,000 hypothetical investment, and reflects the deduction of the following fees:

* denotes a Fee of 0.80% # denotes a Fee of 0.70%

The participant account maintenance charge, up to a maximum of \$50, will not be assessed unless agreed to by the entity. Options in bold are options in a group variable annuity contract. Fees indicated for those options are Variable Account Expense Fees and are in addition to the fees disclosed in the underlying fund prospectus.

Gross expense ratios represent the fund's total operating expenses expressed as a percentage of the assets held in the fund. For more information about gross expense ratios, read the fund's prospectus.

Some mutual funds may impose a short term trade fee. Some funds may be subject to a trade restriction policy. Please read the underlying prospectus carefully.

PERFORMANCE RESULTS

Investment Performance Information - October 1, 2015 to December 31, 2015

FOOTNOTES

b) These funds are designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. Therefore, in addition to the fund's expenses, you are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.

j) Nationwide Investor Destinations Funds are designed to provide diversification and asset allocation. They do this by investing in several types of investments and asset classes. So, in addition to the expenses of the Investor Destinations Fund, you pay a proportionate share of the expenses of the underlying funds.

l) The Target Destination Funds invest in a wide variety of underlying funds to help reduce investment risk. So in addition to the expenses of the Target Destination Funds, you pay a proportionate share of the expenses of the underlying funds. Like other funds, Target Destination Funds are subject to market risk and loss. Loss of principal can occur at any time, including before, at or after the target date. There is no guarantee that target date funds will provide enough income for retirement.

RISK DISCLOSURES

Money market funds: Money market funds are not insured or guaranteed by the FDIC or any other government agency. Although the goal of a money market is to preserve the value of an investment at \$1 per share, it is still possible to lose money.

International/emerging markets funds: Funds that invest in international stocks face risks that funds investing only in U.S. stocks do not. Currency fluctuation, political risk, differences in accounting standards and the limited availability of information may make these funds less stable.

Small company funds: Small and emerging companies may have less liquidity than larger, established companies. Therefore, funds investing in stocks of small or emerging companies may face greater price volatility and risk.

High-yield bond funds: Funds that invest in high-yield securities may have more credit risk and changes in price than funds that invest in higher-quality securities.

Non-diversified funds: Funds that invest in a single industry or small number of securities may be more volatile than those that invest more broadly.

Government bond funds: These funds invest mainly in securities of the U.S. government and its agencies; however, these entities do not guarantee the value of the funds.

Real estate funds: Funds that invest mainly in real estate are sensitive to economic and business cycles, changing demographic patterns and government actions.

IMPORTANT DISCLOSURES

Investing may involve market risk, including the possible loss of principal. Certain underlying funds discussed here are only available as investment options in group variable annuity contracts issued by life insurance companies. They are not offered or made available directly to the general public. These portfolios contain different investments than similarly named mutual funds offered by the money manager and investment returns may be higher or lower.

Inception Date is the date the underlying fund was established. Non-Standardized performance for UIOs includes hypothetical performance for periods before the UIO was available in the annuity, where applicable, applying contract charges to actual fund NAVs to determine the performance the UIO would have achieved inside the separate account.

Performance numbers in the YTD (Year To Date) column are not annualized returns and represent the total percentage change in unit value from the beginning of the year to the date of this report.

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Distributions of contributions and earnings from the Roth account are tax free if contributions have been in the Roth elective deferral account for a period of at least five (5) tax years and the participant is at least 59½ years old at the time of the distribution.

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The unregistered group variable and fixed annuity is issued by Nationwide Life Insurance Company, Columbus, OH. Contract number NRC-0105AO, NRC-0105OR, NRC-0106AO, NRC-0106OR, NRZ-0102AO, NRZ-0102OR. In Oklahoma only: NRC-0105OK, NRC-0106OK.

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